

**CLAIMS**

1. A method for transferring money orders from a remitter to a payee, comprising:

- 5 a) providing a remitter with a pre-paid money order receipt;
- b) associating transaction data with said receipt;
- c) receiving money order receipt transaction data from said remitter;
- d) maintaining a database of money order transaction data  
10 associated with money order transaction receipts;
- e) determining if the transaction data submitted by said remitter is valid;
- f) if the transaction data submitted by the remitter is valid, activating the money order transaction in said database;
- 15 g) receiving money order transaction data from said payee;
- h) determining if the transaction data submitted by said payee is activated in the database; and
- i) if the transaction data is determined to activated, delivering to said payee the amount of funds pre-paid by the remitter.

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2. The method of claim 1, wherein said method is performed by communicating through a communication network.

3. The method of claim 1, wherein said receipt comprises a money order card.
4. The method of claim 1 wherein the step of associating transaction data with said receipt comprises printing said data on said receipt.
5. The method of claim 1, further comprising concealing said transaction data associated with said receipt, wherein said remitter reveals said transaction data after being provided with said prepaid money order receipt.
6. The method of claim 1, wherein the step of determining if the transaction data submitted by said remitter is valid comprises comparing the data submitted by the remitter with data previously stored in the database.
7. The method of claim 1, wherein the step of determining if the transaction data submitted by said payee is activated in the database comprises comparing the data submitted by the payee with data previously activated in said database.

8. The method of claim 6, wherein the step of determining if the transaction data submitted by said payee is activated in the database comprises comparing the data submitted by the payee with data previously activated in said database.

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9. The method of transferring money orders of claim 1, comprising associating with said pre-paid money order receipt transaction data comprising at least two control numbers.

10 10. The method of claim 6, wherein said transaction data comprises data imprinted on the receipt and hidden by a scratch-off film.

11. The method of claim 1, wherein the transaction data is received via telephone call.

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12. The method of claim 1, wherein the transaction data is received via internet.

13. The method of claim 1, wherein the remitter provides additional  
20 information to said database.

14. The method of claim 1, wherein the payee provides additional information to said database.

15. The method of claim 1, further comprising the step of informing said remitter, in an international money order transaction, of the applicable exchange rate and the exact amount that will be delivered to the payee.

5 16. A network for remitting a money order comprising:

at least one first station for issuing a prepaid money order receipt associated with money order transaction data;

at least one second station including a database comprising transaction data associated with a plurality of money order receipts;

10 at least one first data input location for inputting transaction data associated with a prepaid money order receipt;

a first communication link between said first data input location and said second station for communicating transaction data to said second station;

15 said second station including means for comparing transaction data received from said first data input location with data previously stored in said database and for activating a money order transaction when said data received from said first data input location is valid;

at least one second data input location for inputting money order transaction data;

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a second communication link between said second data input location and said second station for communicating transaction data to said second station;

said second station further comprising means for comparing data

received from said second data input location with data previously activated in said database; and

means for paying funds to a payee of a money order when said data received from said second data input station is valid.

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17. A network as in claim 16, wherein said first station comprises an automated apparatus for dispensing prepaid money order receipts.

18. A network as in claim 16, wherein at least one of said first and second data input locations comprises a telephone.

10 19. A network as in claim 16, wherein at least one of said first and second data input locations comprises an internet terminal.

20. A network as in claim 16, wherein said means for paying to a payee comprises an automated teller machine.

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